

TRAFALGAR HOLDINGS, LLC

	CPP Disbursement Date 10/23/2009	RSSD (Holding Company) 3030688	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$322	\$345	7.0%		
Loans	\$221	\$218	-1.4%		
Construction & development	\$27	\$24	-12.7%		
Closed-end 1-4 family residential	\$11	\$13	15.9%		
Home equity	\$9	\$8	-3.2%		
Credit card	\$0	\$0			
Other consumer	\$1	\$1	-43.0%		
Commercial & Industrial	\$45	\$52	13.8%		
Commercial real estate	\$107	\$99	-7.2%		
Unused commitments	\$72	\$69	-3.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$20	\$17	-15.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$79	\$109	37.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$284	\$305	7.4%		
Deposits	\$282	\$303	7.4%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$38	\$40	4.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	11.4%	--		
Tier 1 risk based capital ratio	16.7%	17.5%	--		
Total risk based capital ratio	18.0%	18.8%	--		
Return on equity ¹	7.4%	4.4%	--		
Return on assets ¹	0.8%	0.5%	--		
Net interest margin ¹	4.4%	3.9%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	164.4%	410.0%	--		
Loss provision to net charge-offs (qtr)	0.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	-0.2%	-0.2%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	11.9%	3.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	3.1%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	0.5%	0.1%	0.0%	0.1%	--
Commercial real estate	0.0%	0.0%	0.0%	0.0%	--
Total loans	1.5%	0.6%	0.0%	0.0%	--